

Richard E. Constable, III
Chairman

Anthony L. Marchetta
Executive Director

Dear Vendor:

Enclosed is the application package for the New Jersey Housing and Mortgage Finance Agency's ("HMFA") Section 8 Qualified Counseling Agency List ("Section 8 QCAL") for Section 8 Home Choice Voucher Counseling Services and the Qualified Counseling Agency List ("QCAL") for Home Buyer Counseling Services. The packet includes:

1. Applicant Checklist
2. Mandatory Affirmative Action Language (Exhibit A)
3. Code of Ethics Form (Exhibit B)
4. Disclosure Forms (Exhibit C)
5. Source Disclosure Form (Exhibit D)
6. Fee Schedule & Affirmation (Exhibit E)
7. Scope of Work (for Section 8 Home Choice Voucher Counseling Services and Home Buyer Counseling Services)
8. Specific Submittal Requirements
9. Appendix 1 – HUD suggested counseling topics

Please complete, sign and date the documents where indicated. You must include all required information with your submission.

A checklist has been provided because it is important that you complete the application in full and provide the requested documents. Please return the information to:

New Jersey Housing & Mortgage Finance Agency
Attention: Procurement / Home Voucher Counseling Program
637 South Clinton Avenue
Trenton, New Jersey 08650-2085

If you have any questions regarding this program or need additional information, please contact the Procurement Department at 609-278-7400.

Sincerely,

Procurement Department

Richard E. Constable, III
Chairman

Anthony L. Marchetta
Executive Director

APPLICANT'S CHECKLIST HOME COUNSELING SERVICES

Following is a checklist for applicants. Please sign and date the documents where indicated, enclose the requested information, and return the entire packet to the New Jersey Housing & Mortgage Finance Agency ("HMFA").

	<u>Vendor</u>	<u>HMFA</u> <u>use only</u>
1. Mandatory Affirmative Action Language (Exhibit A)	()	()
2. Code of Ethics Form (Exhibit B)	()	()
3. Disclosure Forms (Exhibit C)	()	()
4. Source Disclosure Certification (Exhibit D)	()	()
5. Fee Schedule & Affirmation (Exhibit E)	()	()
6. Required Elements as stated in Submission Requirements	()	()
7. Copy of current HUD Certificate	()	()
8. Copy of current 503(b) non-profit certification	()	()
9. Certificate of Insurance (with HMFA named as additional Insured)	()	()
10. Copy of New Jersey Business Registration Certificate (if applicable)	()	()

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE
N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127)
N.J.A.C. 17:27

GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS
EXHIBIT A

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2.

EXHIBIT A (Cont)

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the applicable employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at www.state.nj.us/treasury/contract_compliance)

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Public Contracts Equal Employment Opportunity Compliance as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code and N.J.A.C. 17:27.**

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

**AFFIRMATIVE ACTION COMPLIANCE NOTICE
N.J.S.A. 10:5-31 and N.J.A.C. 17:27**

GOODS, PROFESSIONAL SERVICES AND SERVICE CONTRACTS

This form is a summary of the successful vendor's requirement to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

The successful vendor shall submit to the public agency, after notification of award but prior to execution of this contract, one of the following three documents as forms of evidence:

(a) A photocopy of a valid letter that the contractor is operating under an existing Federally approved or sanctioned affirmative action program (good for one year from the date of the letter);

OR

(b) A photocopy of a Certificate of Employee Information Report approval, issued in accordance with N.J.A.C. 17:27-4;

OR

(c) A photocopy of an Employee Information Report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor in accordance with N.J.A.C. 17:27-4.

The successful vendor(s) must submit the copies of the AA302 Report to the Division of Contract Compliance and Equal Employment Opportunity in Public Contracts (Division). The Public Agency copy is submitted to the public agency, and the vendor copy is retained by the vendor.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.1 et seq. and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her proposal shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

COMPANY: _____

SIGNATURE: _____

PRINT NAME: _____

TITLE: _____

DATE: _____

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

VENDOR CODE OF ETHICS EXHIBIT B

The New Jersey Housing and Mortgage Finance Agency ("Agency") considers the maintenance of public trust and confidence essential to its proper functioning, and accordingly has adopted this Code of Ethics for Vendors. Vendors who do business with Agency must avoid all situations where proprietary or financial interests, or the opportunity for financial gain, could lead to favored treatment for any organization or individual. Vendors must also avoid circumstances and conduct which may not constitute actual wrongdoing, or a conflict of interest, but might nevertheless appear questionable to the general public, thus compromising the integrity of the Agency.

This Code is based upon the principles established in Executive Order 189 (Kean, 1988), ethical standards established by the Agency pursuant to N.J.A.C. 5-80-18.8, and laws governing the Executive Commission on Ethical Standards, N.J.S.A. 52:13D-12 et seq., which, while not strictly applicable to Contractors, provide general guidance in this area. Also, this code has been established pursuant to the authority embodied in N.J.S.A. 55:14K-1 et seq., and for good cause.

This Code of Ethics will be made part of each Request for Proposal (RFP) issued by the Agency and will be attached to every contract and agreement to which Agency and, to the extent feasible, to all those parties anticipating doing business with the Agency.

No person shall pay, offer to pay, or agree to pay, either directly or indirectly, any fee, commission, compensation, gift, gratuity, or other thing of value of any kind to any Agency member or employee or to any member of the immediate family, as defined by N.J.S.A. 52:13D-13 (i), of any such member or employee, or to any partnership, firm, or corporation with which such member, employee or member of their immediate family is employed or associated, or in which such member or employee has an interest within the meaning of N.J.S.A. 52:13D-13 (g).

Note: This section would permit an Agency officer or employee to accept food or refreshment of relatively low monetary value provided during the course of a meeting, conference or other occasion where the employee is properly in attendance (for example, coffee, danish, tea or soda served during a conference break). Acceptance of unsolicited advertising or promotional material of nominal value (such as inexpensive pens, pencils or calendars) would also be permitted.

No person may, directly or indirectly, undertake any private business, commercial or entrepreneurial relationship with, whether or not pursuant to employment, contract or other agreement, express or implied, or sell any interest in such person to, any Agency member employee having any duties or responsibilities in connection with the purchase, acquisition or sale of any property or services by or to the Agency. No person may, directly or indirectly, undertake any private business, commercial or entrepreneurial relationship with, whether or not pursuant to employment contract or other agreement, express or implied, or sell any interest in such person to any individual, firm or entity with which such member or employee is employed or associated or has an interest within the meaning of N.J.S.A. 52:13D-13 (g). Any relationships subject to this provision shall be reported in writing forthwith to the Executive Commission on Ethical Standards, which may grant a waiver of this restriction upon application of the member or employee upon a finding that the present or proposed relationship does not present the potential, actuality or appearance of a conflict of interest.

No person shall influence, or attempt to influence or cause to be influenced, any Agency member or employee in his/her official capacity in any manner which might tend to impair the objectivity or independence of judgment of said member or employee.

No person shall cause or influence, or attempt to cause or influence, any Agency member or employee to use, or attempt to use, his/her official position to secure unwarranted privileges or advantages for the person or any other individual or entity.

All persons shall report to the Attorney General of New Jersey and the Executive Commission on Ethical Standards the solicitation of such persons of any fee, commission, compensation, gift, gratuity or other thing of value by an Agency member or employee. Any questions as to what is or is not acceptable or what constitutes proper conduct for an Agency officer or employee should be referred to the Agency Ethics Liaison Officer or his/her designee.

This code is intended to augment, not to replace, existing administrative orders and the current Agency Code of Ethics.

Agency is defined as the New Jersey Housing and Mortgage Finance Agency.

Immediate Family is defined as a person's spouse, child, parent, or sibling residing in the same household. N.J.S.A. 52:13D-13 (i).

Vendor is defined as any general contractor, subcontractor, consultant, person, firm, corporation or organization engaged in or seeking to do business with the Agency.

This is to acknowledge that I received and read the New Jersey Housing and Mortgage Finance Agency's Vendor Code of Ethics, and I understand the terms of the Vendor Code of Ethics.

Name of Firm (Please print or type)

Date

Officer's Name (Please print or type)

Title

Signature

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

OWNERSHIP DISCLOSURE FORM EXHIBIT C-1

Bidder: _____

PART 1: PLEASE COMPLETE THE QUESTIONS BELOW BY CHECKING EITHER THE "YES" OR "NO" BOX. ALL PARTIES ENTERING INTO A CONTRACT WITH THE AGENCY ARE REQUIRED TO COMPLETE THIS FORM.

PLEASE NOTE: IF THE BIDDER IS A NON-PROFIT ENTITY, INDICATE BELOW AT QUESTION 1 AND EXECUTE THE CERTIFICATION BELOW; COMPLETION OF THE REMAINDER OF THIS EXHIBIT C-1 IS NOT REQUIRED. PLEASE COMPLETE EXHIBITS C-2 AND C-3.

IF THE BIDDER IS A FOR PROFIT ENTITY, EXHIBITS C-1, C-2 AND C-3 MUST BE COMPLETED IN THEIR ENTIRETY.

	YES	NO
1. Is the Bidder a Non-Profit Entity?	<input type="checkbox"/>	<input type="checkbox"/>

IF THE ANSWER TO QUESTION 1 IS **YES**, PLEASE EXECUTE THE CERTIFICATION AT THE END OF THIS EXHIBIT. YOU DO NOT HAVE TO COMPLETE ANY MORE QUESTIONS ON THIS FORM. IF THE ANSWER TO QUESTION 1 IS **NO**, PLEASE ANSWER QUESTION 2 BELOW.

	YES	NO
2. Are there any individuals, corporations or partnerships owning a 10% or greater interest in the Bidder?	<input type="checkbox"/>	<input type="checkbox"/>

IF THE ANSWER TO QUESTION 2 IS **NO**, PLEASE EXECUTE THE CERTIFICATION AT THE END OF THIS EXHIBIT. YOU DO NOT HAVE TO COMPLETE ANY MORE QUESTIONS ON THIS FORM. IF THE ANSWER TO QUESTION 2 IS **YES**, PLEASE ANSWER QUESTIONS 3-5 BELOW.

3. Of those parties owning a 10% or greater interest in the Bidder, are any of those parties individuals ?	<input type="checkbox"/>	<input type="checkbox"/>
4. Of those parties owning a 10% or greater interest in the Bidder, are any of those parties corporations or Partnerships ?	<input type="checkbox"/>	<input type="checkbox"/>
5. If your answer to Question 4 is YES , are there any parties owning a 10% or greater interest in the corporation or partnership referenced in Question 3?	<input type="checkbox"/>	<input type="checkbox"/>

IF ANY OF THE ANSWERS TO QUESTIONS 3-5 ARE **YES**, PLEASE PROVIDE THE REQUESTED INFORMATION IN PART 2 BELOW.

PART 2: PLEASE PROVIDE FURTHER INFORMATION RELATED TO QUESTIONS 2-4 ANSWERED AS **YES**.

For Questions 2-5 answered **YES**, you must disclose identifying information related to the individuals, partnerships and/or corporations owning a 10% or greater interest in the Bidder. Further, if one or more of these entities is itself a corporation or partnership you must also disclose **all** parties that own a 10% or greater interest in that corporation or partnership. This information is required by statute.

TO COMPLETE PART 2, PLEASE PROVIDE THE REQUESTED INFORMATION PERTAINING TO EITHER **INDIVIDUALS OR BUSINESS ENTITIES** HAVING A 10% OR GREATER INTEREST IN THE BIDDER. USE ADDITIONAL SHEETS AS NECESSARY AND ATTACH.

EXHIBIT C-1

Individuals	
Name: _____	Date of Birth _____
Office Held: _____	Ownership Interest _____ %
Home Address: _____	
City _____	State _____ Zip Code _____

Business Entities	
Entity Name: _____	
Partner Name: _____	Ownership Interest _____ %
Business Address: _____	
City _____	State _____ Zip Code _____
Are there additional entities holding 10% or greater ownership interest in the Bidder and its parent corporation/partnership?	
<input type="checkbox"/> <input type="checkbox"/> YES or <input type="checkbox"/> NO	
If YES, complete an ownership disclosure for all such entities	

ONCE YOU IDENTIFIED **ALL PARTIES HAVING A 10% OR GREATER OWNERSHIP INTEREST IN THE BIDDER AND ITS PARENT CORPORATION/PARTNERSHIPS, PLEASE EXECUTE THE CERTIFICATION, BELOW, AND PROCEED TO THE DISCLOSURE OF INVESTIGATIONS FORM, EXHIBIT C-2, AND THE DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN FORM, EXHIBIT C-3.**

Certification: I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I acknowledge that the Agency is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the Agency to notify the Agency in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the Agency and that the Agency at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): _____ Signature: _____

Title: _____ Date: _____

FEIN/SSN: _____

ALL BIDDERS MUST COMPLETE, IN ENTIRETY, THE DISCLOSURE OF INVESTIGATIONS, EXHIBIT C-2, AND DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN, EXHIBIT C-3

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

DISCLOSURE OF INVESTIGATIONS AND OTHER ACTIONS INVOLVING BIDDER FORM EXHIBIT C-2

Bidder: _____

PART 1: PLEASE COMPLETE THE QUESTIONS BELOW BY CHECKING EITHER THE "YES" OR "NO" BOX.

PLEASE REFER TO THE PERSONS AND/OR ENTITIES LISTED ON YOUR OWNERSHIP DISCLOSURE FORM WHEN ANSWERING THE QUESTIONS BELOW.

NON-PROFIT BIDDERS: PLEASE LIST ALL OFFICERS/DIRECTORS IN PART 2 OF THIS FORM. YOU WILL BE REQUIRED TO ANSWER THE QUESTIONS BELOW WITH RESPECT TO THESE INDIVIDUALS.

- | | YES | NO |
|--|--------------------------|--------------------------|
| 1. Has any person or entity listed on Exhibit C-1 and/or this form or its attachments ever been arrested, charged, indicted, or convicted in a criminal or disorderly persons matter by the State of New Jersey (or political subdivision thereof) any other state or the U.S. Government? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Has any person or entity listed on Exhibit C-1 and/or this form or its attachments ever been suspended, debarred or otherwise declared ineligible by any government agency from bidding or contracting to provide services, labor, materials or supplies? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are there currently any pending criminal matters or debarment proceedings in which the firm and/or its officers and/or managers are involved? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Has any person or entity listed on Exhibit C-1 and/or this form or its attachments been denied any license, permit or similar authorization required to engage in the work applied for herein, or has any such license, permit or similar authorization been revoked by any agency of this State (or political subdivision thereof) federal, another state or local government? | <input type="checkbox"/> | <input type="checkbox"/> |

IF ANY OF THE ANSWERS TO QUESTIONS 1-4 ARE YES, PLEASE PROVIDE THE REQUESTED INFORMATION IN PART 2 BELOW.
IF ALL OF THE ANSWERS TO QUESTIONS 1-4 ARE NO, PLEASE EXECUTE THE CERTIFICATION BELOW. NO FURTHER ACTION IS NEEDED. IF YOU ARE A NON-PROFIT, YOU MUST DISCLOSE ALL OFFICERS/DIRECTORS IN PART 2 BELOW.

PART 2: PROVIDING ADDITIONAL INFORMATION

For Questions 1-4 answered "YES", you must provide a detailed description of any investigation or litigation, including but not limited to administrative complaints or other administrative proceedings, involving public sector clients during the past 5 years. This description must include the nature and status of the investigation, and for any litigation, the caption of the action, a brief description of the action, the date of inception, current status, and if applicable, disposition. Please provide this information in the box labeled "Additional Information" below. Please provide thorough answers to each question. If additional entries are needed, provide on an attached sheet.

All Non-Profit Bidders must disclose the individuals serving as officers and/or directors for purposes of this form. Please indicate all individuals acting in either capacity by providing the information located in the "Officers/Directors" box. If additional entries are needed, provide on an attached sheet.

Once all required information has been disclosed, please execute the Certification at the end of this Exhibit. Failure to complete this certification will render your proposal non-responsive.

EXHIBIT C-2

Additional Information

Complete for all Questions answered YES in Part 1 of this form, above.

Person of Entity: _____	Date of Inception: _____	
Current Status _____		
Brief Description: _____		
Caption of Action (if applicable) _____	Disposition of Action (if applicable) _____	
Bidder Contact Name _____		
Contact Phone Number _____		

Officers/Directors

Complete for each Officer/Director:

Name: _____	
Title: _____	
Address: _____	
City _____ State: _____ Zip Code: _____	
Phone: _____ Email: _____	

Certification: I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I acknowledge that the Agency is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the Agency to notify the Agency in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the Agency and that the Agency at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): _____

Signature: _____

Title: _____

Date: _____

**NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY
DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN
EXHIBIT C-3**

PART 1: CERTIFICATION

BIDDERS MUST COMPLETE PART 1 BY CHECKING EITHER BOX.

FAILURE TO CHECK ONE OF THE BOXES WILL RENDER THE PROPOSAL NON-RESPONSIVE

Pursuant to Public Law 2012, c. 25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates, is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The Chapter 25 list is found on the Division's website at <http://www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf>. Bidders must review this list prior to completing the below certification. Failure to complete the certification will render a bidder's proposal non-responsive. If the Director finds a person or entity to be in violation of law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.

PLEASE CHECK THE APPROPRIATE BOX:

☐ I certify, pursuant to Public Law 2012, c. 25, that neither the bidder listed above nor any of the bidder's parents, subsidiaries, or affiliates is listed on the N.J. Department of the Treasury's list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012, c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. **I will skip Part 2 and sign and complete the Certification below.**

OR

☐ I am unable to certify as above because the bidder and/or one or more of its parents, subsidiaries, or affiliates is listed on the Department's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below and sign and complete the Certification below. Failure to provide such will result in the proposal being rendered as nonresponsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

PART 2: PLEASE PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN

You must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran outlined above by completing the boxes below.

PLEASE PROVIDE THOROUGH ANSWERS TO EACH QUESTION. USE ADDITIONAL SHEETS AS NECESSARY AND ATTACH.

Name: _____ Relationship to Bidder: _____	
Description of Activities: _____ _____	
Duration of Engagement: _____	Anticipated Cessation Date: _____
BidderContact Name: _____ Contact Phone Number: _____	

EXHIBIT C-3

Certification: I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above-referenced person or entity. I acknowledge that the Agency is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the Agency to notify the Agency in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the Agency and that the Agency at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): _____

Signature: _____

Title: _____

Date: _____

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

**SOURCE DISCLOSURE CERTIFICATION FORM
EXHIBIT D**

CONTRACTOR:

I hereby certify and say:

I have personal knowledge of the facts set forth herein and am authorized to make this certification on behalf of the Contractor.

The Contractor submits this Certification in response to the referenced contract issued by New Jersey Housing and Mortgage Finance Agency, in accordance with the requirements of Executive Order 129 and Public Law 2005, Chapter 92.

Instructions:

List every location where services will be performed by the Contractor and all Subcontractors. If any of the services cannot be performed within the United States, the Contractor shall state, with specificity the reason why the services cannot be so performed. Attach additional page if necessary.

Contractor and/or Subcontractor	Description of Services	Performance Location(s)	Reason why services cannot be performed in the United States
--	--------------------------------	--------------------------------	---

Any changes to the information set forth in this Certification during the term of any contract awarded under the referenced solicitation or extension thereof will be immediately reported by the Vendor to the Agency.

The Director shall determine whether sufficient justification has been provided by the Contractor to form the basis of his/her certification that the services cannot be performed in the United States and whether to seek the approval of the Treasurer.

I understand that, after award of a contract to the Contractor, it is determined that the Contractor has shifted services declared by the Director that extraordinary circumstances require the shift of services or that the failure to shift the services would result in economic hardship to the Agency, the Contractor shall be deemed in breach of contract, which contract will be subject to termination for cause.

I certify that, to the best of my knowledge, the foregoing statements by me are true. I am aware that if any of the statements are willfully false, I am subject to punishment.

By: _____

Print Name: _____

Contractor: _____

Date: _____

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

FEE SCHEDULE & AFFIRMATION EXHIBIT E

Please designate which program you wish to participate in by marking the corresponding box. Counseling Agencies may participate in both programs.

SECTION 8 HOME CHOICE VOUCHER COUNSELING SERVICES

- ☐ 1) Initial interview and determination of readiness for mortgage financing and homeownership fee is \$70.
- ☐ 2) For counselees who are immediately qualified to proceed to home purchase, for two pre-purchase counseling sessions the fee is \$70 per session (\$140 maximum).
- 3) For counselees who are likely to qualify to proceed to home purchase after minor credit repairs, short term credit repair counseling (no more than 120 days) plus pre-purchase counseling at \$70 per session for up to three sessions (\$210 maximum).
- 4) One post purchase counseling session at \$70.

HOME BUYER COUNSELING SERVICES

- ☐ 1) Homeownership and Budget Counseling for HMFA 100% Financing Program and HMFA special programs (including Developmental Disability, Welcome Home, HOPE and such other programs as may be added by the HMFA) loan applicants with contracts for home purchases: The HMFA's fee is \$70 each for two pre-purchase and one post purchase counseling session. (\$210 maximum).
- 2) Delinquency and default counseling for HMFA borrowers: \$140 for initial one on one counseling session, \$70 per session thereafter up to five sessions.

AFFIRMATION

Applicant hereby affirms that the information given in this application is true and complete. The New Jersey Housing and Mortgage Finance Agency ("HMFA") may make any inquiries it deems necessary to protect the interests of the HMFA. The HMFA reserves the right to withhold all or part of the agreed upon fee in the event that the counseling assignment is not completed in accordance with the requirements stated in this application.

Applicant's Signature

Date

Name & Title (Please print or type)

Company Name (Please print or type)

SCOPE OF WORK – SECTION 8 HOME CHOICE VOUCHER COUNSELING SERVICES

Section 8 Home Choice Voucher Counseling Program

Section 8 Voucher holders will be referred to the HMFA for counseling approval by participating Public Housing Authorities (“PHA”) based on their assessment that the voucher holder appears reasonably likely to qualify for mortgage loan financing (which shall be indicated by regularity of rent payment, household income, and savings). The HMFA will approve each counseling assignment in advance. After said approval, following are the services to be provided:

a. Individual Assessment

At the first session or soon thereafter, the Counseling Agency will analyze each counselee’s credit report, household income and other relevant factors to determine whether the counselee is ready to apply for mortgage financing. If the counselee is deemed ready or nearly ready (minor credit repair or other financing issues that can be resolved within 90 days) to successfully apply for mortgage financing, the Counseling Agency will provide the required counseling on the topics listed below and will provide advice about resolving open credit issues. If the counselee is deemed not ready or not nearly ready to apply for a mortgage, the Counseling Agency will provide such counselee with a specific self-help plan of action to become mortgage eligible and the counseling will terminate.

b. Required Counseling Topics

- The Section 8 Homeownership Program
- Mortgage loan credit and income requirements
- Finances and household budgeting
- Pitfalls of predatory lending
- The home buying process
- Practicalities and responsibilities of homeownership
- HUD’s suggested counseling topics (Sec. 982.630 (b) – see Appendix 1 attached)

c. Additional Counseling Requirements

The Counseling Agency will meet with counsees on a scheduled basis and as may be necessary or beneficial to assess the counselee’s progress. It is expected that the Counseling Agency will advise and when appropriate, assist counsees in their contacts with creditors and others parties. It is expected that the Counseling Agency will provide a mortgage “pre-qualification” type letter that will provide an estimate of the amount of the maximum mortgage amount and that is premised upon and follows the available credit, income and other standards of one or more bona fide Section 8 mortgage loan lenders. It is expected that the Counseling Agency will assist the counsees in understanding the home buying process, including, for example: identifying and understanding the role of, real estate transaction professionals including lenders, real estate agents, attorneys, title companies, insurers, home inspectors and other parties.

Counseling Agency shall be familiar with the credit and underwriting requirements of the PHA and of the Section 8 Home Choice Voucher Program lenders that will most likely be providing mortgage loans to the counsees. The Counseling Agency will provide a Certificate of Completion to the counselee and a copy to the PHA upon successful completion of the counseling.

Section 8 Qualified Counseling Agency List

Counseling Agencies approved based on the qualifications submitted pursuant to this application will be placed on the HMFA Section 8 Qualified Counseling Agency List (“Section 8 QCAL”). The HMFA may remove a Counseling Agency from the Section 8 QCAL upon its determination that the Counseling Agency has failed to maintain the HMFA’s requisite HUD certification and/or other qualifications required in this application.

Fee Schedule

- 1) Initial interview and determination of readiness for mortgage financing and homeownership fee is \$70.
- 2) For counselees who are immediately qualified to proceed to home purchase, for two pre-purchase counseling sessions the fee is \$70 per session (\$140 maximum).
- 3) For counselees who are likely to qualify to proceed to home purchase after minor credit repairs, short term credit repair counseling (no more than 120 days) plus pre-purchase counseling at \$70 per session for up to three sessions (\$210 maximum).
- 4) One post purchase counseling session at \$70.

Standards for Counseling Agencies

- 1) In addition to any specific requirements of the HMFA, Counselor Agencies shall meet or exceed the requirements established by HUD in its Housing Counseling Handbook, 7610.1, as revised.
- 2) Accountability and oversight of Counseling Agencies:
 - a) Counseling Agencies will keep complete records in separate files for each client counseled and each client file must be retained for three years from the date the final invoice for that client is paid by HMFA. Such records will be made available to the HMFA for inspection upon request.
 - b) Counseling Agencies will provide the PHA with a copy of each home buyer counseling completion certificate issued.
 - c) Counseling Agencies will provide any reports on program participants as needed and requested by the PHA.
- 3) Counseling Agencies shall maintain a competent and adequately sized staff at all times these services are being rendered. Competency shall include, but not be limited to:
 - a) Fluency in English, Spanish or other languages as may be common to the client base.
 - b) Counselors should have an up to date working understanding of home ownership expenses expected for the market area including taxes, utilities, insurance and home maintenance.
 - c) Counselors should have a thorough understanding of budgets, lending terminology and procedures.
 - d) Priority consideration for counseling assignments involving the disabled will be given to Counseling Agencies with relevant experience in working with individuals with various types of disabilities.
- 4) Counseling Agencies course outlines and materials:
 - a) Counseling Agencies will provide HMFA with its standards for counselors and, if requested, copies of any training manuals or similar materials.
 - b) Counseling Agencies will provide HMFA with a current list of individual counselors and a resume or qualifications for each individual counselor who will provide counseling services.
 - c) Counseling Agencies will be subject to a criminal background check of the person(s) responsible for oversight of the day to day operations of the Program and all participating counselors.
 - d) Counseling Agencies will provide HMFA with copies of the course outline and counseling materials, including such items as handbooks and client exercises.
 - e) Counseling Agencies will add such items to the course outline and counseling materials, as may be directed by the HMFA.

SCOPE OF WORK – HOME BUYER COUNSELING SERVICES

Home Buyer Counseling Program

The following descriptions of the two types of counseling activities are intended to give counseling agencies information about the minimum expectations of the HMFA with respect to the counseling services required by the HMFA.

Pre and Post Purchase Homeownership Counseling

- 1) The counselor will provide two pre-purchase counseling sessions (note: it is preferred that the course be completed in two sessions on separate days):
 - a) Overview of the steps to buying a home
 - b) Understanding credit, housing ratios, LTV and affordability, Mortgage Insurance requirements
 - c) Family and home ownership budgeting
 - d) Understanding the contract of sale
 - e) Home owners insurance
 - f) Predatory lending
 - g) Home care and maintenance
 - h) Tax abatement applications process, if applicable
- 2) If the client is buying a two-family home, the counselor will provide a session on landlord tenant relations, responsibilities of a landlord including budgeting, legal considerations and municipal considerations.
- 3) Counselor will provide clients with a home buyer counseling completion certificate upon successful completion of the sessions.
- 4) Post Counseling session:

Approximately 30 to 90 days after the pre-purchase counseling sessions the Counselor will contact the client and attempt to schedule a Post-purchase/or post-counseling follow-up session.

 - a) If the client has purchased a home, go over any questions that the client may have, review the fundamentals of household budgeting and maintenance, advise about the prudent use of credit and about predatory and other credit solicitations likely to be received.
 - b) If the client has been unsuccessful in purchasing a home, review the current status of the client's housing plans and recommend a course of action that the client can follow to improve their chances of homeownership in the future.

Default and Delinquency Counseling:

- 1) Upon the request of HMFA, contact and attempt to provide counseling to assist HMFA borrowers and other clients as assigned by the HMFA to recommend ways to resolve delinquency and or default by employing any of the loss mitigation techniques available under the HMFA Servicing Guide.
- 2) Provide credit, budget or other advice as may be appropriate and in the best interests of the client.

Fee Schedule

- 1) Homeownership and Budget Counseling for HMFA 100% Financing Program and HMFA special programs (including Developmental Disability, Welcome Home, HOPE and such other programs as may be added by the HMFA) loan applicants with contracts for home purchases: The HMFA's fee is \$70 each for two pre-purchase and one post purchase counseling session. (\$210 maximum).

- 2) Delinquency and default counseling for HMFA borrowers: \$140 for initial one on one counseling session, \$70 per session thereafter up to five sessions.

Reporting and Other Requirements

- 1) In addition to any specific requirements of the HMFA, Counselor Agencies shall meet or exceed the requirements established by HUD in its Housing Counseling Handbook, 7610.1, as revised.
- 2) Accountability and oversight of Counseling Agencies:
 - a) Counseling Agencies will keep complete records in separate files for each client counseled and each client file must be retained for three years from the date the final invoice for that client is paid by HMFA. Such records will be made available to the HMFA for inspection upon request.
 - b) Counseling Agencies will provide the HMFA with a copy of each home buyer counseling completion certificate issued.
 - c) Counselors will document the reasons for each termination of counseling.
 - d) The HMFA may measure counseling success rates (for example, percentage home purchases, percentage of cured delinquencies) for the various types of services and to evaluate and compare the effectiveness of the counseling agencies. The HMFA reserves the right not to continue to use the services of any Counseling Agency whose counseling services are demonstrably significantly less effective than other Counseling Agencies.
 - e) The HMFA may require reporting formats that are mandated by HUD in addition to its own reporting format.
- 3) Counseling Agencies shall maintain a competent and adequately sized staff at all times these services are being rendered. Competency shall include, but not be limited to:
 - a) Fluency in English, Spanish or other languages as may be common to the client base.
 - b) Counselors should have an up to date working understanding of home ownership expenses expected for the market area including taxes, utilities, insurance and home maintenance.
 - c) Counselors should have a thorough understanding of budgets, lending terminology and procedures.
- 4) Counseling Agencies course outlines and materials:
 - a) Counseling Agencies will provide HMFA with its standards for counselors and, if requested, copies of any training manuals or similar materials.
 - b) Counseling Agencies will provide HMFA with a current list of individual counselors and a resume or qualifications for each individual counselor who will provide counseling services.
 - c) Counseling Agencies will be subject to a criminal background check of the person(s) responsible for oversight of the day to day operations of the Program and all participating counselors.
 - d) Counseling Agencies will provide HMFA with copies of the course outline and counseling materials, including such items as handbooks and client exercises.
 - e) Counseling Agencies will add such items to the course outline and counseling materials, as may be directed by the HMFA.

SPECIFIC REQUIREMENTS

The purpose of these requirements is to assist the HMFA in determining the ability of a Counseling Agency to provide the counseling services as required in this application. **All items listed below must be included with the application. Applications that do not include the information required shall not be considered.**

Submission Requirements for Counseling Agencies

All Bidders responding to this application must include the items listed below in a concise format, numbered and organized in the following order:

1. Provide a detailed description of the services it currently offers including a description of its service plan (including method and materials) as set forth by the U.S. Department of Housing & Urban Development ("HUD") Housing Counseling Handbook 7610.1.
2. Brief history of Counseling Agency, including level of counseling activity during the past three years.
3. Geographical areas by cities or counties served.
4. An organization chart showing the division of counseling duties (administrative, counseling functions, other functions and the number of counselors and employees assigned to each area).
5. Samples of monthly reports and invoices proposed to be submitted to HMFA.
6. Description of experience and present capacity to handle special programs counseling, including Home Choice Voucher holders. Please also include, if applicable, counseling borrowers with physical or cognitive disabilities. (Note: lack of experience or capacity in this area will not disqualify your agency.)
7. Written affirmation that the Counseling Agency can satisfy the HMFA Standards for Counselors set forth in the Scope of Work.
8. Provide evidence of a current and valid HUD Counseling Agency certification.
9. Non-profit organizations must submit evidence of their current 501(c)(3) United States Internal Revenue non-profit status and Tax Exempt Letter as well as their State of New Jersey non-profit Certificate of Incorporation.

APPENDIX 1

the home at commencement of homeownership assistance is not less than the Federal minimum hourly wage multiplied by 2,000 hours.

(i) Except in the case of an elderly family or a disabled family (see the definitions of these terms at § 5.403(b) of this title), the PHA shall not count any welfare assistance received by the family in determining annual income under this section.

(ii) The disregard of welfare assistance income under paragraph (c)(2)(i) of this section only affects the determination of minimum annual income used to determine if a family initially qualifies for commencement of homeownership assistance in accordance with this section, but does not affect:

(A) The determination of income-eligibility for admission to the voucher program;

(B) Calculation of the amount of the family's total tenant payment (gross family contribution); or

(C) Calculation of the amount of homeownership payments on behalf of the family.

(iii) In the case of an elderly family or a disabled family, the PHA shall count welfare assistance in determining annual income.

(3) A PHA may not establish a minimum income requirement in addition to the minimum income standard established by this paragraph.

(d) *Employment requirements.* (1) Except as provided in paragraph (d)(2) of this section, the family must demonstrate that one or more adult members of the family who will own the home at commencement of homeownership assistance:

(i) Is currently employed on a full-time basis (the term "full-time employment" means not less than an average of 30 hours per week); and

(ii) Has been continuously so employed during the year before commencement of homeownership assistance for the family.

(2) The PHA shall have discretion to determine whether and to what extent interruptions are considered to break continuity of employment during the year. The PHA may count successive employment during the year. The PHA may count self-employment in a business.

(3) The employment requirement does not apply to an elderly family or a disabled family (see the definitions of these terms at § 5.403(b) of this title). Furthermore, if a family, other than an elderly family or a disabled family,

includes a person with disabilities, the PHA shall grant an exemption from the employment requirement if the PHA determines that an exemption is needed

as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities in accordance with part 8 of this title.

(4) A PHA may not establish an employment requirement in addition to the employment standard established by this paragraph.

(e) *Prohibition against mortgage defaults.* The PHA shall not commence homeownership assistance for a family if any family member has previously received assistance under the homeownership option, and has defaulted on a mortgage securing debt incurred to purchase the home.

§ 982.628 Homeownership option: Eligible units.

(a) *Initial requirements applicable to the unit.* The PHA must determine that the unit satisfies all of the following requirements:

(1) The unit is eligible. (See § 982.352. Paragraphs (a)(6), (a)(7) and (b) of § 982.352 do not apply.)

(2) The unit was either under construction or already existing at the time the PHA determined that the family was eligible for homeownership assistance to purchase the unit.

(3) The unit is either a one unit property or a single dwelling unit in a cooperative or condominium.

(4) The unit has been inspected by a PHA inspector and by an independent inspector designated by the family (see § 982.631).

(5) The unit satisfies the HQS (see § 982.401 and § 982.631).

(b) *PHA disapproval of seller.* The PHA may not commence homeownership assistance for occupancy of a home if the PHA has been informed (by HUD or otherwise) that the seller of the home is debarred, suspended, or subject to a limited denial of participation under part 24 of this title.

§ 982.629 Homeownership option: Additional PHA requirements for family search and purchase.

(a) The PHA may establish the maximum time for a family to locate a home, and to purchase the home.

(b) The PHA may require periodic family reports on the family's progress in finding and purchasing a home.

(c) If the family is unable to purchase a home within the maximum time established by the PHA, the PHA may issue the family a voucher to lease a unit or place the family's name on the waiting list for a voucher.

§ 982.630 Homeownership option: Homeownership counseling.

(a) Before commencement of homeownership assistance for a family,

the family must attend and satisfactorily complete the pre-assistance homeownership and housing counseling program required by the PHA (pre-assistance counseling).

(b) Suggested topics for the PHA-required pre-assistance counseling program include:

(1) Home maintenance (including care of the grounds);

(2) Budgeting and money management;

(3) Credit counseling;

(4) How to negotiate the purchase price of a home;

(5) How to obtain homeownership financing and loan preapprovals, including a description of types of financing that may be available, and the pros and cons of different types of financing;

(6) How to find a home, including information about homeownership opportunities, schools, and transportation in the PHA jurisdiction;

(7) Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;

(8) Information on fair housing, including fair housing lending and local fair housing enforcement agencies; and

(9) Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 *et seq.*) (RESPA), state and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions.

(c) The PHA may adapt the subjects covered in pre-assistance counseling (as listed in paragraph (b) of this section) to local circumstances and the needs of individual families.

(d) The PHA may also offer additional counseling after commencement of homeownership assistance (ongoing counseling). If the PHA offers a program of ongoing counseling for participants in the homeownership option, the PHA shall have discretion to determine whether the family is required to participate in the ongoing counseling.

(e) If the PHA is not using a HUD-approved housing counseling agency to provide the counseling for families participating in the homeownership option, the PHA should ensure that its counseling program is consistent with the homeownership counseling provided under HUD's Housing Counseling program.

§ 982.631 Homeownership option: Home inspections and contract of sale.

(a) *HQS inspection by PHA.* The PHA may not commence homeownership assistance for a family until the PHA has inspected the unit and has determined that the unit passes HQS.